

**What is Claimed is:**

1. A self-service terminal comprising:  
instructing means for producing audible terminal operating instructions for a user;  
interface means for permitting a user to interact with the terminal in response  
5 to the audible terminal operating instructions; and  
means for processing user interactions with the terminal.
2. A self-service terminal according to claim 1, wherein the instructing means issues device operating instructions in natural speech.
3. A self-service terminal according to claim 1, further comprising means for recognizing speech, such that a user may interact with the terminal using spoken instructions and prompts.
4. A self-service terminal according to claim 1, wherein the instructing means produces a selected one of a plurality of available voices during a transaction or operation.
5. A self-service terminal according to claim 1, further comprising means for one of identifying a user and verifying identity of a user.
6. A method of operating a self-service terminal, the method comprising the steps of:
  - (a) producing audible terminal operating instructions for a user;
  - (b) permitting a user to interact with the terminal in response to the  
5 instructions produced in step (a); and
  - (c) processing user interactions with the terminal.

7. A method according to claim 6, wherein the audible terminal operating instructions comprise natural speech.

8. A method according to claim 6, further comprising the step of:  
(d) permitting a user to input information to the terminal using speech.

9. A method according to claim 6, wherein the instructions produced by the terminal are tailored to provoke one of a number of predetermined responses.

10. A method according to claim 6, wherein step (a) includes the step of:  
(a-1) producing instructions in a selected one of a plurality of available voices.

11. An automated teller machine (ATM) for allowing an ATM customer to carry out a financial transaction, the ATM comprising:

a generating unit for providing a number of audible instructions for the ATM customer; and

5 an interface for receiving inputs from the ATM customer.

12. An ATM according to claim 11, wherein the generating unit produces ATM operating instructions in natural speech.

13. An ATM according to claim 11, wherein the interface includes a recognition unit for recognizing speech by the ATM customer to allow the ATM customer carry out the financial transaction using spoken instructions and prompts.

14. An ATM according to claim 11, wherein the generating unit produces audible instructions in a selected one of a plurality of available voices.

15. An ATM according to claim 11, further comprising means for verifying identity of the ATM customer.

16. An ATM according to claim 15, wherein the means for verifying identity of the ATM customer includes a card reader for receiving a customer identifying card from the ATM customer.

17. A method of operating an automated teller machine (ATM), the method comprising the steps of:

(a) producing audible instructions for an ATM customer to carry out a financial transaction; and

5 (b) processing inputs from the ATM customer to carry out the financial transaction.

18. A method according to claim 17, wherein the audible instructions comprise natural speech.

19. A method according to claim 17, wherein step (b) includes the step of:

(b-1) recognizing speech by the ATM customer to allow the ATM customer carry out the financial transaction using spoken instructions and prompts.

20. A method according to claim 17, wherein the audible instructions are tailored to provoke one of a number of predetermined responses.

21. A method according to claim 17, wherein step (a) includes the step of:

(a-1) producing audible instructions in a selected one of a plurality of available voices.

22. An automated teller machine (ATM) for allowing an ATM customer to carry out a financial transaction, the ATM comprising:

a speech processing unit for processing speech from the ATM customer and providing output signals indicative thereof; and

5 a processor for controlling operation of the ATM based upon the output signals from the speech processing unit.

23. An ATM according to claim 22, wherein the speech processing unit includes a microphone for (i) receiving speech by the ATM customer to allow the ATM customer carry out the financial transaction using spoken instructions and prompts, and (ii) providing output signals indicative thereof.

5 24. An ATM according to claim 23, wherein the speech processing unit includes a recognition unit for processing the output signals from the microphone to recognize speech by the ATM customer.

25. An ATM according to claim 22, further comprising a generating unit for providing audible instructions for the ATM customer to carry out the financial transaction.

26. An ATM according to claim 25, wherein the generating unit produces ATM operating instructions in natural speech.

27. An ATM according to claim 25, wherein the generating unit produces audible instructions in a selected one of a plurality of available voices.

28. An ATM according to claim 22, further comprising means for verifying identity of the ATM customer.

29. An ATM according to claim 28, wherein the means for verifying identity of the ATM customer includes a card reader for receiving a customer identifying card from the ATM customer.

30. A method of operating an automated teller machine (ATM), the method comprising the steps of:

- (a) receiving speech from an ATM customer;
- (b) processing speech received from the ATM customer of step (a) and  
5 providing output signals indicative thereof; and
- (c) controlling operation of the ATM based upon the output signals of step (b).

31. A method according to claim 30, further comprising the step of:

- (d) providing audible instructions for the ATM customer to carry out the financial transaction.

32. A method according to claim 31, wherein the audible instructions comprise ATM operating instructions in natural speech..

33. A method according to claim 31, wherein step (d) includes the step of:

- (d-1) producing audible instructions in a selected one of a plurality of available voices.

34. A method according to claim 30, further comprising the step of:

- (d) verifying identity of the ATM customer.

35. A method according to claim 33, wherein step (d) includes the step of:

- (d-1) receiving a customer identifying card from the ATM customer to verify identity of the ATM customer.